

Certificate Number: 17082-MSS-DE-039858793
Bankruptcy Case Number: 25-50962



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 11, 2025, at 9:54 o'clock AM MST, GENE R CLARDY completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Southern District of Mississippi.

Date: July 11, 2025 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director